

THE FOLLOWING ORDER
IS APPROVED AND ENTERED
AS THE ORDER OF THIS COURT:



DATED: January 28, 2011



Honorable Pamela Pepper
Chief United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT FOR THE
EASTERN DISTRICT OF WISCONSIN

IN RE
Daniel Edward Kulak and Mandy Marie Kulak
fkaMandy Rasmussen

Chapter: 13
Case No. 09-30820-PP

Debtors.

**ORDER REGARDING STIPULATION BY AND BETWEEN DEBTORS AND US BANK, N.A.
RESOLVING RENEWED MOTION FOR RELIEF FROM THE AUTOMATIC STAY**

Pursuant to the stipulation by and between the debtor(s) and US Bank, N.A., its successors and/or assignees (hereinafter "the movant") with respect to the property located at 449 Sixth St, Hartford, WI 53027-1309,

IT IS HEREBY ORDERED that the movant may file a supplemental claim for the post-petition arrearage which exists through the end of January 2011 in the amount of \$5,757.02.

Drafted by:

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Gray & Associates, L.L.P. is attempting to collect a debt on our client's behalf and any information obtained will be used for that purpose. If you have previously received a discharge in a chapter 7 bankruptcy case, this communication should not be construed as an attempt to hold you personally liable for the debt.

The arrearage is itemized as follows:

8/10 through 1/11	\$6,329.88
6 mortgage payments @ \$1,054.98	
Credits / Suspense	(27.88)
Property Preservation Fees	160.00
Attorney Fees and Costs	350.00
Payment received 1/5/2011	<u>(1,054.98)</u>
TOTAL ARREARAGE	<u>\$5,757.02</u>

IT IS FURTHER ORDERED that the debtors shall voluntarily increase the plan payments to the trustee as necessary to pay the supplemental claim and ensure that the plan is adequately funded and remains feasible.

IT IS FURTHER ORDERED that commencing in February 2011 through and including October 2011, the debtors shall make all monthly mortgage payments to the movant in sufficient time to be received on or before the 16th day of each month in which each such payment is due. In the event any such payment is not received in a timely manner, counsel for the movant may submit an affidavit of default and proposed order for immediate relief from the automatic stay to the court for signature.

IT IS FURTHER ORDERED that commencing in November 2011, the debtors shall make all monthly mortgage payments to the movant in sufficient time to be received on or before the 16th day of each month in which each such payment is due. In the event any such payment is not received in a timely manner, counsel for the movant may request by letter another hearing upon the motion for relief from the automatic stay.

IT IS FURTHER ORDERED that pending further notice, the amount of the monthly mortgage payment is \$1,054.98 and payments shall be made to the movant at U.S. Bank N.A., 4801 Frederica Street Owensboro, KY 42301.

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